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TO: MS AMENDMENT
ATTN: EX. Amber L. Altschul
FAX: (571) 273-8300

FROM: Edward J. Brooks, III
DATE: April 17, 2008

You should receive 13 pages including cover sheet

Applicant: Peter J. Kaehler, et al.
Serial No.: 10/687,223
Filed: October 15, 2003

Confirmation No. 2931
Examiner: Amber L. Altschul
Art Unit: 3626
Docket: 110.0010001

Title: BENEFIT MANAGEMENT

MS AMENDMENT

Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items and information (as indicated with an "X"):

☒ Amendment and Response under 37 CFR § 1.111 (12 pgs.)

PLEASE ASSOCIATE THIS APPLICATION WITH CUSTOMER NUMBER 38356

CERTIFICATE UNDER 37 C.F.R. §1.8: The undersigned hereby certifies that this correspondence is being transmitted to the United States Patent Office facsimile number (571) 273-8300 on

April 17, 2008

Jillian K. Awe
Name

Jillian Awe
Signature

Respectfully Submitted,

By: Edward J. Brooks, III

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Rev. 01/08

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AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111

Dear Examiner Altschul:

In response to the Office Action of January 25, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.